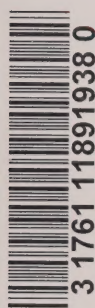


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-7033

OSAP

ONTARIO STUDENT ASSISTANCE PROGRAM



Application and Guide

for Students Who Are Married or Are Sole-Support Parents

- Y**ou are considered married if:
- you are married; or
 - you have been living in a common-law relationship for three years or more; or
 - you have been living in a common-law relationship for less than three years and you have a child from this relationship living with you full-time during your study period.
- Y**ou are considered a sole-support parent if:
- you have a dependent child or children living with you full-time during your study period; and
 - you are not married or living in a common-law relationship.

1995-96

Use this application form if you are planning to enrol in a postsecondary program beginning after July 1, 1995, and ending before August 31, 1996.

Use this application form if you are a **student who is married or is a sole-support parent**.

If you are a **single student**, you must use the application form for single students.

You are considered a single student if:

- you are not married or have not been living in a common-law relationship for three years or more; and
- you have no dependent children.

If you need the application form for **single students**, please return this form and obtain the correct form from the financial aid office of the institution you plan to attend; from the guidance office at any Ontario high school; or from Student Affairs, Ministry of Education and Training, at the address and telephone number below.

Ontario Student Assistance Program (OSAP)
Student Affairs
Ministry of Education and Training
P.O. Box 4500
189 Red River Rd, 4th Floor
Thunder Bay ON P7B 6G9

Telephone: (807) 343-7260
Toll-free in Ontario: 1-800-465-3013
Telephone Device for the Deaf (TDD): 1-800-465-3958

Note: The information provided in this guide is correct at the time of publication; however, it may be subject to change.

Cette publication est également offerte en français sous le titre suivant:
Formulaire de demande et guide pour les étudiantes et étudiants mariés ou seuls soutien de famille.

Things You Need to Know Before You Apply

Application deadlines

There are penalties for applying late. Consequently, it is recommended that you apply *as early as possible*. For example, if you are planning to start your postsecondary studies in September, you should submit your OSAP application no later than the end of June. In most situations, applying by the end of June will ensure that you will be notified of your assessment results by the ministry prior to the beginning of your classes in September.

If you submit your OSAP application *after* your 1995-96 study period has begun, please note the following deadlines:

One-Term Programs (4 to 20 weeks)

- If you apply for a one-term program and your application is received by your financial aid office *within the first 30 days of your 1995-96 study period*, you will be eligible to receive OSAP funding for the full term. You will not be eligible to receive OSAP funding if your application is received more than 30 days after your study period has begun.

Two- and Three-Term Programs (21 to 52 weeks)

- If your application is received by your financial aid office *within the first 45 days of your 1995-96 study period*, you will be eligible to receive OSAP funding for your entire 1995-96 study period.
- If your application is received by your financial aid office *after the first 45 days and no later than 90 days before the end of your 1995-96 study period*, you will be eligible to receive OSAP funding from the date your application was received.
- If your application is received by your financial aid office *less than 90 days before the end of your 1995-96 study period*, you will not be eligible to receive OSAP funding.

Release of information to others

The information in your OSAP file can be accessed only by you. The Freedom of Information and Protection of Privacy Act does not allow the ministry to release information about your OSAP application to anyone other than you, unless you have indicated otherwise in the "Applicant's Consent to Release Personal Information" section of your OSAP application.

If you have not completed the "Applicant's Consent to Release Personal Information" section of your application and you later wish someone else, such as your spouse, to have access to your OSAP information, you must send the ministry a letter authorizing the release of your personal information. This letter must include:

- the name of each person you are allowing to have access to your OSAP information;
- your Social Insurance Number;
- your signature.

Once this letter is on file, the ministry can release your OSAP information to the person(s) specified in the letter.

Eligibility

To be eligible to apply for loan assistance through OSAP, you must meet the following requirements:

- You must be a Canadian citizen or a permanent resident of Canada (landed immigrant).
- You must be enrolled or planning to enrol in an *approved* postsecondary program. Most programs offered by Ontario universities and colleges of applied arts and technology are approved for OSAP funding. If you are unsure whether the program you wish to take is approved for OSAP funding, contact your financial aid office or Student Affairs, Ministry of Education and Training.

You are *not eligible* for OSAP assistance if you are receiving financial assistance from any program that covers *all* your educational and living costs. If you are receiving other government assistance that covers a portion of your costs, it is important that you check with the other government agency about receiving benefits and OSAP assistance at the same time. Contact your local government office for more information.

Maximum awards

The following table shows the maximum amounts of Canada Student Loan (CSL) and Ontario Student Loan (OSL) you may receive for each week of your study period. Remember, the amounts shown are *maximums*.

If you are enrolled at	Your combined weekly CSL/OSL maximum is
a publicly funded Canadian college or university	\$500
an approved private postsecondary school in Ontario	\$500
an approved private postsecondary school outside Ontario	\$165
an approved postsecondary school outside Canada	\$165
an approved hairstyling school in Ontario	\$165

Social Insurance Number

You must have a valid permanent Social Insurance Number in order that your OSAP application can be processed. If you do not have a Social Insurance Number, contact any Canada Employment and Immigration Centre for information about how to obtain one.

Applying to more than one institution

If you have applied for admission to more than one postsecondary institution, you may not know which institution you will be attending when you apply for OSAP. If you are in this situation, there are two options available to you:

1. You may wait until you are accepted at a specific institution before you fill out your OSAP application for that institution.

OR

2. You may wish to apply for OSAP before you receive an acceptance. If you choose this option, you must submit a separate OSAP application for each institution. Once you have received acceptance from the institution you plan to attend, notify the financial office at that institution. This notification ensures that your application form for that institution will be processed.

Basic Points to Remember When Completing the Application Form

- Use black ink when filling out and signing the application form. Do not use pencil.
- Accuracy is important. Errors cause delays. If you are not sure how to answer a question on the form, contact your financial aid office for help.
- Do not use periods, hyphens, or other punctuation marks, unless such marks are part of your proper name.
- Do not use terms such as "Nil" or "N/A".
- Enter dollars only, not cents, in Canadian currency. For example, \$2,455.82 should be shown as:

			2	4	5	5
--	--	--	---	---	---	---

- Keep a photocopy of your completed application form for your records.

Applications to Ontario Universities or Colleges of Applied Arts and Technology**Obtaining help**

If you have any questions, contact the financial aid office of the institution you plan to attend. Financial aid office staff can help you complete your OSAP application form, as well as discuss financial and budgeting issues and give you information on scholarships and/or bursaries that may be available. They also have additional information on other types of financial assistance available through OSAP.

Addresses and telephone numbers for the financial aid offices of Ontario universities and colleges of applied arts and technology are listed at the back of this guide.

Sending your application

Send your completed OSAP application form and any supporting documentation to the financial aid office of the institution you plan to attend.

Applications to Private Postsecondary Institutions in Ontario or Postsecondary Institutions Outside Ontario or Canada

Obtaining help

If you have any questions regarding your application, telephone Student Affairs, Ministry of Education and Training, at 1-800-465-3013 (toll-free in Ontario) or (807) 343-7260 (TDD: 1-800-465-3958).

The Confirmation of Program Information form

You must submit a Confirmation of Program Information form, also called the "Green Sheet", with your OSAP application form. The Confirmation of Program Information form is used to confirm your program information, tuition and compulsory fees, and book and equipment costs. This form is available from Student Affairs. Your institution may also be able to give you one.

After you have filled out the top portion of the Confirmation of Program Information form, send it to your institution so that they can supply the information regarding your program. The institution will then return the form to you. If your program of study extends beyond August 31, 1996, you will be required to submit a 1996-97 OSAP application for the remainder of your study period. The 1996-97 OSAP applications will be available in April 1996.

Note: If you are planning to attend the DeVry Institute of Technology, Ontario Business College, Toronto School of Business, McGill University, or Redeemer College, you do not need a Confirmation of Program Information form.

Sending your application

Send your completed OSAP application form and the Confirmation of Program Information form to:

Student Affairs
Ministry of Education and Training
P.O. Box 4500
189 Red River Road, 4th Floor
Thunder Bay ON P7B 6G9

Note: If you are planning to attend the DeVry Institute of Technology, Ontario Business College, Toronto School of Business, McGill University, or Redeemer College, you must submit your OSAP application form directly to the financial aid office of your institution. If you are planning to attend a private postsecondary institution that is a member of the Ontario Association of Career Colleges (OACC), you must submit your OSAP application form and the Confirmation of Program Information form to the OACC financial aid office at the address given on page 10 of this booklet.

Additional procedures for students studying outside Canada

If you are planning to attend a postsecondary institution outside Canada, please note the following procedures:

- You must attach a photocopy of your Social Insurance Number card to your application form.
- Your institution must fill out a Confirmation of Program Information form.
- You must send your application and Confirmation of Program Information form to the address listed above, in the section "Sending your application".



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Application for Students Who Are Married or Are Sole-Support Parents

Print in black ink.

Personal Information

100 Social Insurance Number

101 Student number, if you have been given one

102 Last name

103 First name

104 Middle initial

105 Permanent mailing address (street, rural route, or post office box)

106 Apartment

107 City, town, or post office

108 Province

109 Postal code

110 Area code and telephone number

111 Date of birth

112 Gender

1. ☐ Male 2. ☐ Female

Day Month Year

113 In which language do you prefer to receive correspondence?

1. ☐ English 2. ☐ French

114 What is your current citizenship status?

1. ☐ Canadian citizen
2. ☐ Permanent resident

You must attach a copy of your Canadian Immigration Record.

115 When did you receive permanent resident status?

(Use the date entered in the "Date and Port" section of your Canadian Identification Card or Record.)

Month Year

116 What is your marital status?

1. ☐ Single 2. ☐ Married*/Common-law* 3. ☐ Divorced* 4. ☐ Separated* 5. ☐ Widowed

*Attach proof, as appropriate: *Married* – a copy of your marriage certificate; *Common-law* – an affidavit signed by you and your common-law partner confirming that you have lived together for at least 3 years or are raising a child of this union; *Divorced* – proof of divorce; *Separated* – a copy of your separation agreement or a signed affidavit.

If you wish, you may indicate whether you belong to any of the following groups. Check all boxes that apply to you.

129 ☐ Aboriginal Canadians

130 ☐ Francophones

131 ☐ Persons with disabilities

132 ☐ Social assistance recipients

133 ☐ Visible minorities

134 ☐ Women

Eligibility

In this section, you determine whether you are considered to be a resident of Ontario for OSAP purposes, and thus whether you are eligible to apply for financial assistance through OSAP.

Check the statement(s) that describe(s) your situation.

- 300 1. ☐ You have lived in Ontario since birth (living away from Ontario for less than 1 year does not count).
- 301 1. ☐ You are married or in a common-law relationship* and your spouse has lived in Ontario for 12 months in a row up to the beginning of your full-time postsecondary studies and your spouse was not enrolled in full-time postsecondary studies during this 12-month period.
- 302 1. ☐ You have lived in Ontario for at least 12 months in a row up to the beginning of your full-time postsecondary studies.
- 303 1. ☐ You have lived in Ontario since birth except for the time you were a high school or postsecondary student outside Ontario.

OR

- 306 1. ☐ You now live in Ontario, but none of the above statements applies to you.

***Common-law relationship**

For OSAP purposes, a common-law relationship exists if:

- you and your common-law partner have been living together for at least 3 years, or
- you and your common-law partner are raising a child of whom you are both the natural parents.

You are considered to be a resident of Ontario for OSAP purposes.

You are eligible to apply for Canada Student Loan and Ontario Student Loan assistance through OSAP.

Go to the section "Postsecondary Education – 1995-96."

You are not considered to be a resident of Ontario for OSAP purposes.

If you have lived in another province, you should contact that province's student assistance program to see if you are eligible to apply. If you are not eligible, you may apply only for Canada Student Loan assistance through OSAP.

Postsecondary Education – 1995-96

2. ☐ No



From

--	--	--

 To

--	--	--

Month Year Month Year

From

--	--

 To

--	--

Month Year Month Year

1. ☐ Diploma 2. ☐ Certificate 3. ☐ Bachelor's degree 4. ☐ Master's degree 5. ☐ Doctoral degree

more than your last 16 weeks of income.

g. Enter the amount in dollars only;

uch as: employment; government (Family Benefits,
nts (interest, dividend income, capital gains, etc.);
ce payments; monetary gifts; and lottery winnings.

Benefits, General Welfare, or Vocational Rehabilitation

you are enrolled in your 1995-96 study period. Enter

Enter the amount(s) in dollars only; do not indicate you estimate, you must advise your financial aid office

Income: Include investment income (interest, dividend

s; and monetary gifts. **Do not** include the actual amount counts, investment certificates, bonds, and shares.

Income: Include investment income (interest, dividend and capital gains); alimony; separation or maintenance payments; and monetary gifts. **Do not** include the actual amounts of sales, accounts, investment certificates, bonds, and shares.

Who is providing this financial support (e.g., mother,

Who is providing this financial support (e.g., mother, father, brother, aunt, uncle):

-

It include a letter from your counsellor indicating the
ng covered by these programs.

government income

to include Veterans' Affairs funding; pensions for the blind; and bursaries from the Ministry of Community and Services or the Ministry of Health. **Do not** include GST Child Tax Credits; OSAP funding; government awards, scholarships, or bursaries; or Orphan's Benefits, Survivor's Benefits, or Disabled Contributor's Child's Benefits under the Pension Plan.

Our application cannot be processed until you have had

your application cannot be processed until you have had your bankruptcy discharged. Contact your financial aid office.

Refer to page 7 in the application guide for procedures that must follow. If you need more assistance, contact

financial aid office.

Refer to page 7 in the application guide for procedures that must follow. If you need more assistance, contact your financial aid office.

Information on Dependent Children

What number of your dependent children* (e.g., 2) living with you full-time during your study period are in each of the following age groups? If you have joint custody of your children, provide details of the custody arrangement in the "Additional Information" section on page 8 of this application.

600 0 – 11 years of age

601 12 – 15 years of age

602 16 years of age or older who are full-time students or disabled

603 How much do you expect to pay for child care (day care) for your children 11 years of age or younger during your 1995-96 study period?

***Dependent children**

"Dependent children" means preschool children; children enrolled in an elementary school or a high school, or attending a postsecondary institution full-time; and children 16 years of age or older who cannot attend school because of a physical or mental disability. **Do not** include children who have been out of high school for at least 4 years or who have been in the work force for at least 12 months in a row on 2 or more occasions.

Information from Spouse or Common-Law Partner

This section must be completed by your spouse or common-law partner. If you are separated or divorced or are a sole-support parent, your spouse or common-law partner **does not** fill out this section.

700 Spouse's last name


701 Spouse's first name

702 Spouse's middle initial

703 What is the date of your marriage or the date your common-law relationship began?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Day	Month	Year			


704 What will spouse's status be at the start of applicant's 1995-96 study period?

1. ☐ Employed
2. ☐ Full-time postsecondary studies  Fill in items 751, 705, and 706.
3. ☐ Other (specify)

751 What is the name of the school spouse of applicant is attending?

705 What percentage of a full course load will spouse be taking?

 %


 If you do not know this percentage, contact the financial aid office of the school spouse will be attending.

706 How many weeks are there in spouse's study period?

Spouse's Income

Estimate the total amount of spouse's gross income for 1995 as accurately as possible. Refer to spouse's 1994 Canadian individual income tax return to help calculate spouse's total income and total tax payable. **Do not include** OSAP funding. Fill in the total amount of income, not a monthly amount. Enter the amounts in dollars only; do not include cents. If you have no income, enter zero (0).

707 Spouse's estimated TOTAL INCOME for 1995 (Use line 150 on the income tax return as a guide.)

 750 Is the main source of income in item 707 provincial social assistance (e.g., Family Benefits, General Welfare, or Vocational Rehabilitation Services Benefits)?

1. ☐ Yes 2. ☐ No

708 Spouse's estimated TOTAL TAX PAYABLE for 1995 (Use line 435 on the income tax return as a guide.)

You must fill out this section. Enter information on your next of kin **living in Canada**. The following are considered to be your next of kin: your parent(s), legal guardian, or official sponsor, or a close friend. For OSAP purposes, your spouse and children are not considered to be next of kin.

1. ☐ Yes

2. ☐ No ► If "No", fill in your next of kin's full mailing address and telephone number in items 122 to 128.

If you wish to have information about your OSAP application released to anyone other than yourself, identify in this section the person or persons to whom you wish your information released. If you do not wish to have information about your OSAP application released to anyone other than yourself, do not complete this section.

I here authorize the person(s) named above to have access to my OSAP information for the 1995-96 academic year.

Applicant's signature. Sign in black ink.

Declarations and Signatures

Collection and Use of Personal Information

The ministry uses relevant personal and tax information to administer the Ontario Student Assistance Program (OSAP) for the purposes of determining eligibility and verifying the application and any award, and collecting loans and overpayments. The ministry collects and uses this information under the authority of the Ministry of Colleges and Universities Act, R.S.O. 1990, c. M. 19; and Regulations 773, 774, and 775; the Canada Student Loans Act, R.S.C. 1985, c. S-23; Regulation SOR/81-633, as amended; and the Canada Student Financial Assistance Act, 1994. If you have any questions about the collection or use of this information, contact the Director, Student Affairs, Ministry of Education and Training, P.O. Box 4500, Thunder Bay ON P7B 6G9, telephone (807) 343-7260.

Applicant's Declaration

- I must have assistance to continue my postsecondary studies, and I will use this assistance to pay my academic fees first and then to cover educational and living costs related to my studies.
- I have given complete and true information on this form, and I understand that failure to do so may prevent my getting assistance in the future.
- I will not receive financial assistance from any other province, state, or country while receiving OSAP assistance.
- I will repay all or part of my assistance if the ministry finds my assessment inaccurate for any reason.
- I will notify the financial aid administrator in writing if my academic, financial, marital, or study-period status changes.
- I agree that, until my loans and any overpayments are repaid, the ministry can collect and exchange personal information about me with any federal, provincial, and/or municipal government in Canada and any educational institutions that I attend or will attend, and financial institutions that hold or will hold my loan(s).
- I appoint the ministry to act as my agent to request and receive from, and to exchange with, Revenue Canada information on my income for 1995 and 1996.
- I agree that the above use and disclosure of my personal information is consistent with the purpose for which the information is collected.

Signature

Date _____

Sign in black ink.

Spouse's Declaration

- I have given complete and true information on this form.
- I will notify the applicant's financial aid administrator in writing if my financial status changes.
- I understand that personal information that is relevant to a reassessment or an appeal may be shown to the applicant if the applicant appeals his or her assessment or if the ministry makes a reassessment of financial assistance.
- I appoint the ministry to act as my agent to request and receive from, and exchange with, Revenue Canada information on my income for 1995 and 1996.
- I am not liable for loans given to the applicant.

902 Social Insurance Number (SIN)

Signature

Date _____

1. ☐ Check if you do not have an SIN

Sign in black ink.

OFFICE USE ONLY

[illegible]

FAA approval

Date _____

MET approval

Date _____

Item number

Explanation

8

- If you are planning to have someone else negotiate your loan in Canada on your behalf, you must arrange for power of attorney. Contact your bank in Canada before you leave the country to arrange for the negotiation of your loan through power of attorney.
- If you would like to have someone in Canada contact the ministry to discuss your OSAP application, please see the section on your OSAP application entitled "Applicant's Consent to Release Personal Information".
- Since your loan document will be forwarded to the address you provide on your application, it is **extremely important** that you notify the ministry of any change in this address.
- Your loan must be negotiated at a Canadian bank in Canada within 30 days of the date on which the official at your school completes it. **Do not send your completed loan document to the ministry.**
- You and your school must complete the Confirmation of Enrolment form enclosed with your loan document and return it to the ministry.

Special Circumstances

Exceptional financial or family circumstances

OSAP uses standard criteria to assess your financial need and to determine the amount of loan assistance available to you through OSAP. In some cases, these criteria may not adequately reflect your particular circumstances. For example:

- you may be a survivor of family violence or other severe family problems, and therefore be unable to obtain your spouse's information to complete your OSAP application form;
- your or your spouse's financial situation may change; or
- you may have other exceptional expenses.

If you feel your circumstances are exceptional and warrant special consideration, you may submit an appeal. Contact your financial aid office for details. They will advise you of the documentation that is required.

Notification of Amount of Your OSAP Assessment

A Student Information Document will be sent to the address you provide on your OSAP application. This document indicates the amount of funding you are eligible to receive. If you applied early and are starting your studies in September, you will usually receive this document during the summer.

If you indicated on your application form that you have a dependent child or children under the age of twelve with child-care costs, you will be sent a Child-Care Bursary application form with your Student Information Document. If you are interested in applying for this bursary, fill in the application form and send it to your financial aid office. Additional information on the Child-Care Bursary can be obtained from your financial aid office or from Student Affairs, Ministry of Education and Training.

Receipt of Your Loan Documents

Procedures and conditions

When the assessment process is completed, the loan documents for your Canada Student Loan and/or Ontario Student Loan are sent directly to the financial aid office at the institution you plan to attend.

If you are planning to attend a postsecondary institution outside Canada, your loan document will be sent to the address you provided on your OSAP application form.

Before the loan documents are released to you by your financial aid office, you must:

- register for and begin classes;
- provide proof that the Social Insurance Number entered on your OSAP application form is your own. You will be required to present your Social Insurance Number card or any other type of federal or provincial government document that has your Social Insurance Number on it (e.g., income tax return or T4A slip);
- provide proof of identity (e.g., photo identification such as a driver's licence);
- complete the Confirmation of Enrolment form.

Confirmation of Enrolment form

The Confirmation of Enrolment form is used to confirm that you have enrolled in and begun classes. It also updates the information on your income that you provided on your OSAP application form. On the Confirmation of Enrolment form, you are asked to fill in the amount of income you actually received from all sources between the end of your last full-time study period and the start of your 1995-96 study period. You are also asked to indicate any changes in the amount of income you expect to receive while you are in school. If there are changes in your income, the new income amounts will be used to recalculate your loan assistance. If there is a change in your assessment, it will be reflected in the loan documents released to you at the beginning of your second term.

Negotiation of the Loan(s) with Your Bank

When your financial aid office gives you your loan documents, you take them to your bank or lending institution to negotiate the release of the money. Your financial aid office may indicate on these documents that the total amount or a portion of your loan(s) is paid directly to the institution to cover tuition fees or any emergency loans given to you.

When you receive a Canada or Ontario Student Loan, you are borrowing money from the bank, not the government. The provincial and/or federal governments pay, on your behalf, the interest that accrues on your loans during your study period. In addition, the provincial government pays the interest on your Ontario Student Loan for six months after you stop being a full-time student.

It is important to remember that loan documents are legal documents. Please ensure that you read them and understand your responsibilities and obligations.

Other Sources of Financial Assistance

The following types of OSAP financial assistance may also be available to you:

- Child-Care Bursary
- Bursary for Students with Disabilities
- Ontario Special Bursary Program
- Ontario Work-Study Plan

The brochures and applications for these programs are available from your financial aid office or from Student Affairs, Ministry of Education and Training.

Changes in Your Circumstances

If your circumstances or those of your spouse change while you are in school, it is important to inform your financial aid office of these changes, since they may affect your loan assessment and thus the amount of assistance you should receive.

You must notify the financial aid office if you have a change of address or a change in your financial or marital status. For example, if you plan to marry before or during your study period, you must notify your financial aid office, because your spouse will be required to give information pertaining to your application for loan assistance.

You must also notify the financial aid office if you plan to drop a course or reduce your course load, since such changes may also affect your loan assessment.

Clearance Procedures on Defaulted Loans

Canada Student Loan

If you have defaulted on a previous Canada Student Loan and have not received clearance for your 1995-96 study period, you must write to the Canada Student Loans Program to inquire whether you can receive further Canada Student Loan assistance. In your letter you must explain why you did not pay back your Canada Student Loan and what efforts you have since made to do so. Please include your Social Insurance Number, return address, and telephone number in this letter. You may write to the Canada Student Loans Program at the following address:

Canada Student Loans Program
Student Assistance Branch
P.O. Box 2090, Station D
Ottawa ON K1P 6C6
Telephone: (819) 994-1844

Your 1995-96 OSAP application will not be considered for any form of financial assistance until you submit to the Director, Student Affairs (address below), a letter from the Canada Student Loans Program stating that you can receive further assistance under their program.

Ontario Student Loans

If you have defaulted on a previous Ontario Student Loan and have not received clearance for your 1995-96 study period, you must write to the Director, Student Affairs, to inquire whether you are eligible to receive further Ontario Student Loan funding. In your letter you must explain why you did not pay back your Ontario Student Loan and what efforts you have since made to do so. Please include your Social Insurance Number, return address, and the name of the school you are planning to attend in this letter. You may write to the Director, Student Affairs, at the following address:

Student Affairs
Ministry of Education and Training
P.O. Box 4500
189 Red River Road, 4th Floor
Thunder Bay ON P7B 6G9

Your OSAP application cannot be processed for Ontario Student Loan funding until Student Affairs has provided you with clearance. However, your application may be processed for Canada Student Loan funding at this time as long as you have not also defaulted on your Canada Student Loan.

Collection and Use of Personal Information

Authority for collection and use

The ministry uses relevant personal and tax information to administer the Ontario Student Assistance Program (OSAP), including determining eligibility, verifying the application and any award, and collecting loans and overpayments. The ministry collects and uses the information on your application form under the authority of the Ministry of Colleges and Universities Act, R.S.O. 1990, c. M. 19; Regulations 773, 774, and 775; the Canada Student Loans Act, R.S.C. 1985, c. S-23; Regulation SOR/81-633, as amended; and the Canada Student Financial Assistance Act, 1994. The ministry may verify this information with other government agencies and educational and financial institutions. In particular, the information you provide regarding your income will be verified with Revenue Canada.

False information

All information provided in connection with your OSAP application is verified and audited by the ministry. If any of the information provided is false, inaccurate, or incomplete, the amount of loan you are required to repay might be affected. Also, you might not receive a loan in the future.

It is an offence under the Canada Student Loans Act to obtain or assist another to obtain OSAP funding by fraud or false pretence.

Verification and audit

To ensure that you receive your assistance in a timely manner, the ministry uses the income information that you provided on your application form to determine the amount of your loan assistance. This information is compared later with the actual income that you have reported to Revenue Canada. If there is a difference, the amount of loan for which you are eligible will be reassessed, and the loan forgiveness level and the amount you are required to repay may be affected.

Financial Aid Offices

Offices at postsecondary institutions in Ontario

Alfred College of Agricultural Technology
Admissions Office
31 St. Paul Street
P.O. Box 580
Alfred, Ontario K0B 1A0
(613) 679-2218

Algoma University College
Financial Aid Administrator
1520 Queen Street East
Sault Ste. Marie, Ontario P6A 2G4
(705) 949-2301, ext. 242

Algonquin College of Applied Arts and Technology
Financial Aid Administrator
1385 Woodroffe Avenue
Nepean, Ontario K2G 1V8
(613) 727-4723, ext. 7678

Bar Admission Course
Financial Aid Office
Law Society of Upper Canada
130 Queen Street West
Toronto, Ontario M5H 2N6
(416) 947-3421

Collège Boréal
Financial Aid Office
111 Elm Street
Sudbury, Ontario P3C 1T3
(705) 675-6673 or 1-800-361-6673

Brock University
Financial Aid Office
500 Glenridge Avenue, Room ST 402
St. Catharines, Ontario L2S 3A1
(905) 688-5550, ext. 3252 or 3958

Cambrian College of Applied Arts and Technology
Financial Aid Administrator
1400 Barrydowne Road
Sudbury, Ontario P3A 3V8
(705) 524-7340

Canadore College of Applied Arts and Technology
Financial Aid Officer
100 College Drive
P.O. Box 5001
North Bay, Ontario P1B 8K9
(705) 474-7600, ext. 5214

Carleton University
Director of Student Awards
Robertson Hall, Room 202
1125 Colonel By Drive
Ottawa, Ontario K1S 5B6
(613) 788-3600

Centennial College of Applied Arts and Technology
Manager, Student Financial Aid and Awards
P.O. Box 631, Station A
Scarborough, Ontario M1K 5E9
(416) 694-3241, ext. 2255 or 2256

La Cité collégiale
Service de l'aide financière
2465, boulevard Saint-Laurent
Ottawa, Ontario K1G 5H8
(613) 786-2059

Conestoga College of Applied Arts and Technology
Financial Aid Office
299 Doon Valley Drive
Kitchener, Ontario N2G 4M4
(519) 748-3510 or 748-5220, ext. 202

Confederation College of Applied Arts and Technology

Financial Aid Office
P.O. Box 398
Thunder Bay, Ontario P7C 4W1
(807) 475-6637

DeVry Institute of Technology

Financial Aid Office
2201 Finch Avenue West
Weston, Ontario M9M 2Z4
(416) 741-9220

Durham College of Applied Arts and Technology

Student Support Services Office
2000 Simcoe Street North
P.O. Box 385
Oshawa, Ontario L1H 7L7
(905) 721-3036

Fanshawe College of Applied Arts and Technology

Student Awards Department
1460 Oxford Street East
P.O. Box 4005
London, Ontario N5W 5H1
(519) 452-2480

George Brown College of Applied Arts and Technology

Financial Aid Office
P.O. Box 1015, Station B
Toronto, Ontario M5T 2T9
(416) 867-2476

Georgian College of Applied Arts and Technology

Student Finance and Awards
1 Georgian Drive
Barrie, Ontario L4M 3X9
(705) 722-1530

Collège des Grands Lacs

Prior to June 30, 1995
Office of the Registrar
16th Floor
56 Wellesley Ave. W.
Toronto, Ontario M7A 1L2
(416) 314-0406 or 1-800-590-5227

After June 30, 1995

Administrative Centre
72 Main Street East
Welland, Ontario L3B 3W3
1-800-590-5227

University of Guelph

Student Awards Section
Student Finance and Awards
Guelph, Ontario N1G 2W1
(519) 824-4120, ext. 8715

Hearst University College

Admissions Office
P.O. Box 580
Hearst, Ontario P0L 1N0
(705) 372-7518

Humber College of Applied Arts and Technology

Financial Aid Administrator
205 Humber College Boulevard
P.O. Box 1900
Etobicoke, Ontario M9W 5L7
(416) 675-5001

Kemptville College of Agriculture

Administration Building
P.O. Box 2003
Kemptville, Ontario K0G 1J0
(613) 258-8335, ext. 245

Lakehead University

Financial Aid Office
955 Oliver Road
Thunder Bay, Ontario P7B 5E1
(807) 343-8206

Lambton College of Applied Arts and Technology

Student Awards Office
1457 London Road
P.O. Box 969
Sarnia, Ontario N7T 7K4
(519) 542-7751, ext. 306

Laurentian University

Student Awards Office
2 Ramsey Lake Road
Sudbury, Ontario P3E 2C6
(705) 673-6578

Loyalist College of Applied Arts and Technology

Financial Aid Administrator
Wallbridge Loyalist Road
P.O. Box 4200
Belleville, Ontario K8N 5B9
(613) 969-1913, ext. 226 or 425

McMaster University

Student Financial Aid and
Scholarship Office
Hamilton Hall, Room 404
1280 Main Street West
Hamilton, Ontario L8S 4K1
(905) 525-9140, ext. 24319

Mohawk College of Applied Arts and Technology

Department of Financial Aid and
Awards
P.O. Box 2034
Hamilton, Ontario L8N 3T2
(905) 575-2133

Niagara College of Applied Arts and Technology

Admissions and Financial Aid Office
300 Woodlawn Road
P.O. Box 1005
Welland, Ontario L3B 5S2
(905) 735-2211, ext. 7618

Nipissing University

Student Awards Office
100 College Drive
P.O. Box 5002
North Bay, Ontario P1B 8L7
(705) 474-3450, ext. 4297

Northern College of Applied Arts and Technology

OSAP Officer
Kapuskasing Campus
3 Aurora Avenue
Kapuskasing, Ontario P5N 1J6
(705) 335-8504

Northern College of Applied Arts and Technology

OSAP Officer
Kirkland Lake Campus
140 Government Road East
Kirkland Lake, Ontario P2N 3L8
(705) 567-9291, ext. 120

Northern College of Applied Arts and Technology

Financial Aid Administrator
South Porcupine Campus
Highway 101
P.O. Box 2002
South Porcupine, Ontario P0N 1H0
(705) 235-7134

Northern College School of Mines

OSAP Officer
640 Latchford Street
P.O. Bag A
Haileybury, Ontario P0J 1K0
(705) 672-3376, ext. 52

Ontario Business College

Financial Aid Office
54 Victoria Avenue
Belleville, Ontario K8N 1Z7
(613) 962-5308

Ontario College of Art

Financial Aid Officer
100 McCaul Street
Toronto, Ontario M5T 1W1
(416) 977-5311, ext. 285

University of Ottawa

Financial Aid Office
102-85 University Private
P.O. Box 450, Station A
Ottawa, Ontario K1N 6N5
(613) 564-2484

University of Ottawa

Financial Aid Office
Cornwall Campus
Windmill Point
Cornwall, Ontario K6H 4Z1
(613) 933-6080, ext. 2203

Queen's University

Student Awards Office
Kingston, Ontario K7L 3N6
(613) 545-2216

Redeemer College

Financial Aid Office
777 Highway 53 East
Ancaster, Ontario L9K 1J4
(905) 648-2131, ext. 230

Ridgetown College of Agricultural Technology

Financial Aid Office
Main Street East
Ridgetown, Ontario N0P 2C0
(519) 674-1522

Ryerson Polytechnic University

Financial Aid and Awards Office
Jorgenson Hall, 3rd Floor
Room A318
350 Victoria Street
Toronto, Ontario M5B 2K3
(416) 979-5113

St. Clair College of Applied Arts and Technology

Financial Aid Office
2000 Talbot Road West
Windsor, Ontario N9A 6S4
(519) 972-2718

St. Lawrence College of Applied Arts and Technology

Financial Aid Officer
Brockville Campus
2288 Parkedale Avenue
Brockville, Ontario K6V 5X3
(613) 345-0556, ext. 3388

St. Lawrence College of Applied Arts and Technology

Financial Aid Officer
Cornwall Campus
Windmill Point
Cornwall, Ontario K6H 4Z1
(613) 933-4693, ext. 2722

St. Lawrence College of Applied Arts and Technology

Financial Aid Officer
Kingston Campus
King and Portsmouth
Kingston, Ontario K7L 5A6
(613) 544-5532, ext. 1286 or 1287

Sault College of Applied Arts and**Technology**

Financial Aid Officer
443 Northern Avenue
Sault Ste. Marie, Ontario P6A 5L3
(705) 759-2554, ext. 704

Seneca College of Applied Arts and Technology

Financial Aid Administrator
1750 Finch Avenue East
North York, Ontario M2J 2X5
(416) 493-4144

Seneca College of Applied Arts and Technology

Financial Aid Officer
King Campus
13990 Dufferin Street
King City, Ontario L7B 1B3
(905) 833-3333, ext. 5012

Sheridan College of Applied Arts and Technology

Financial Aid Office
1430 Trafalgar Road
Oakville, Ontario L6H 2L1
(905) 815-4060
Fax: (905) 815-4083

Sir Sandford Fleming College of Applied Arts and Technology

Financial Aid Administrator
Peterborough, Ontario K9J 7B1
(705) 749-5530, ext. 1377

Sir Sandford Fleming College of Applied Arts and Technology

Financial Aid Office
Frost Campus
Albert Street South
P.O. Box 8000
Lindsay, Ontario K9V 5E6
(705) 324-9144, ext. 3302 or 3405,
or (705) 878-9302

Toronto School of Business

Financial Aid Office
5734 Yonge Street, Suite 701
North York, Ontario M2M 4E7
(416) 221-4077

University of Toronto

Admissions and Awards
Koffler Student Services Centre
214 College Street
Toronto, Ontario M5T 2Z9
(416) 978-7950

Trent University

Financial Aid Office
Blackburn Hall
Peterborough, Ontario K9J 7B8
(705) 748-1524 or 748-1525
Fax: (705) 748-1564

University of Waterloo

Assistant Registrar, Student Awards
Registrar's Office
Needles Hall
200 University Avenue West
Waterloo, Ontario N2L 3G1
(519) 885-1211, ext. 3583

University of Western Ontario

Office of Student Awards
Somerville House, Room 107
London, Ontario N6A 3K7
(519) 661-3775 or 661-3497

Wilfrid Laurier University

Financial Aid Administrator
75 University Avenue West
Waterloo, Ontario N2L 3C5
(519) 884-1970, ext. 4254

University of Windsor

Student Awards Office
401 Sunset Avenue
Windsor, Ontario N9B 3P4
(519) 253-4232, ext. 3300

York University

Financial Aid Office
110 Central Square
4700 Keele Street
North York, Ontario M3J 1P3
(416) 872-9675

Offices serving students at private postsecondary institutions in Ontario or postsecondary institutions outside Ontario

If you have general questions about OSAP or if you wish to enquire about your application, contact:

Student Affairs
Ministry of Education and Training
P.O. Box 4500
189 Red River Rd, 4th Floor
Thunder Bay ON P7B 6G9
(807) 343-7260
Toll-free: 1-800-465-3013
TDD: 1-800-465-3958

The financial aid office of the Ontario Association of Career Colleges (OACC) provides advice to students who are attending private postsecondary institutions that belong to OACC. Your institution can tell you if it is served by this financial aid office. You can also contact the office directly at:

Ontario Association of Career Colleges
Financial Aid Office
50 Wellington St, 3rd Floor
P.O. Box 340
Brantford ON N3T 2L6
(519) 752-2124

For students studying at McGill University only:

McGill University
Financial Aid Office
3637 Peel, Room 200
Montreal QC H3A 1X1
(514) 398-6013